

In re:
Howard E. Ashley
Iris M. Ashley
Debtors

Case No. 13-12121-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db/jdb +Howard E. Ashley, 259 Highland Ave, Wayne, PA 19087-4763
12991918 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
13646548 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602
13042956 +Radnor Township, 301 Iven Avenue, Wayne, PA 19087-5297

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 16 2018 02:06:40 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 16 2018 02:06:33 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13052989 EDI: GMACFS.COM Jun 16 2018 05:53:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
12991910 +EDI: GMACFS.COM Jun 16 2018 05:53:00 Ally Financial, c/o Ally Servicing LLC,
P.O. Box 130424, Roseville, MN 55113-0004
12996045 EDI: AIS.COM Jun 16 2018 05:53:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13035004 EDI: AIS.COM Jun 16 2018 05:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
12991917 +EDI: IRS.COM Jun 16 2018 05:53:00 Department of the Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
13099225 +E-mail/Text: bankruptcypgroup@peco-energy.com Jun 16 2018 02:05:28 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13102313 +EDI: RESURGENT.COM Jun 16 2018 05:53:00 PYOD, LLC its successors and assigns as assignee,
of MHC Receivables, LLC, Resurgent Capital Services, PO Box 19008,
Greenville, SC 29602-9008
13102312 +EDI: RESURGENT.COM Jun 16 2018 05:53:00 PYOD, LLC its successors and assigns as assignee,
of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 19008,
Greenville, SC 29602-9008
13000647 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2018 02:05:37
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13023915 +E-mail/Text: csidl@sbcglobal.net Jun 16 2018 02:06:33 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
12991925 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jun 16 2018 02:13:09 Regional Acceptance Co,
PO Box 1847, Wilson, NC 27894-1847

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

12999378 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Date Rcvd: Jun 15, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
JILL MANUEL-COUGHLIN on behalf of Creditor PENNYMAC HOLDINGS, LLC jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com ;mary.raynor-paul@pkallc.com
JOHN L. MCCLAIN on behalf of Debtor Howard E. Ashley aaamcclain@aol.com, edpabankcourt@aol.com
JOHN L. MCCLAIN on behalf of Joint Debtor Iris M. Ashley aaamcclain@aol.com, edpabankcourt@aol.com
KARROLLANNE CAYCE on behalf of Creditor Citibank N.A., ecfmail@aldridgeppte.com, kcayce@ecf.inforuptcy.com
KELLY LYN EBERLE on behalf of Creditor Radnor Township keberle@grimlaw.com, ksaborsky@grimlaw.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaeacf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaeacf@gmail.com
WILLIAM EDWARD MILLER on behalf of Creditor PennyMac Loan Services, LLC
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11

Information to identify the case:		
Debtor 1	Howard E. Ashley	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	Iris M. Ashley	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 13-12121-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard E. Ashley
aka Howard E. Ashley Jr.

Iris M. Ashley

6/14/18

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.